

Small businesses face insurance premiums that are up to 18 percent higher than large firms and they have greater difficulty finding an insurance plan for their employees. An estimated 27 million of the 47 million Americans without health insurance are small business owners, their employees, and their families. As the Small Business Majority – one of many small business groups supporting reform –stated following reform's passage, “Small businesses have spent decades battling exorbitant premiums, discriminatory practices and outright injustices perpetrated by a broken healthcare system. The passage of comprehensive healthcare reform today means they will no longer have to fight those battles.”

The reform law creates a new marketplace that will allow small businesses to band together to get lower rates, providing small businesses with the same leverage in the marketplace that big companies currently enjoy. More than 19,000 small businesses from New Jersey's Twelfth Congressional District can benefit from the new marketplace. Additionally, small businesses with fewer than 25 employees that provide insurance for their workers immediately will benefit from a tax credit of 35 percent on health expenses. This will help 60 percent of small businesses nationwide.

Small business employees and their families also will benefit from new protections preventing insurance companies from denying coverage because of a preexisting condition or from raising rates due to an expensive illness.

Disaster Tax Relief

As a result of the President's declaring Mercer, Middlesex, Monmouth, and Somerset counties federal disaster areas, residents and businesses of these counties have until May 11 to file taxes, and they may be eligible for tax relief .

If your property was damaged as a result of the March storms and subsequent flooding, you may be able to claim losses on your federal income tax return for your 2010 taxes or by amending your 2009 return. For additional information please visit the IRS website or call the IRS hotline at 1-800-829-1040.

Census Update

Sixty-five percent of New Jerseyans have returned their census forms, matching the national average. If you haven't done so already, I encourage you to complete and mail yours back. Having a complete count will help everyone have better assistance in emergency services, education, and almost all public and government activities.

I have heard from some residents who have not received a 2010 Census form, as well as from people who lost them or accidentally threw them out with the junk mail. Forms can be picked up at post offices and at any Be Counted sites, many of which double as Questionnaire Assistance Centers, which have staff to help fill out the forms. You can identify the nearest site [here](#). After April 12, you can call 1-866-872-6868 to request that a form be mailed to you.

Sincerely,

RUSH HOLT

Member of Congress